

**Information to identify the case:**

Debtor 1 John J. Skaro  
First Name Middle Name Last Name  
Debtor 2 Karen A. Skaro  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1698  
EIN -----  
Social Security number or ITIN xxx-xx-1600  
EIN -----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **13-25225-TPA**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

John J. Skaro

Karen A. Skaro

9/16/19

**By the court:**

Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
John J. Skaro  
Karen A. Skaro  
Debtors

Case No. 13-25225-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 36

Date Rcvd: Sep 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2019.

db/jdb +John J. Skaro, Karen A. Skaro, 5052 West Kristina Loop, Lecanto, FL 34461-8588  
cr +Brian W. Jones, PMB 185, 4960 Wm Flynn Highway, Ste 6, Allison Park, PA 15101-2354  
r +Francis J. Santorello, Santorello Real Estate, 7883 Saltsburg Road, Pittsburgh, PA 15239-7703  
13766964 +ARP Associates, LLC, 3175 Beechwood Drive, Allison Park, PA 15101-1159  
13766967 +Brian W. Jones, Executive Judgment Acquisition, 4960 William Flynn Highway, Suite 6, #185, Allison Park, PA 15101-2354  
13766970 CIT Technology Financing Service, Inc., PO Box 550559, Jacksonville, FL 32255  
13766973 +Eric D. Rosenberg, Esquire, Metz Lewis Bordman Must O'Kee, 535 Smithfield St., Suite 800, Pittsburgh, PA 15222-2305  
13772458 +Fidelity Bank, PO Box 11136, Pittsburgh, PA 15237-0436  
13772459 +Ires II, 133 Jefferson Road, Pittsburgh, PA 15235-3718  
13766975 +JPMorgan Chase Bank, Bankruptcy Dept., 3415 Vision Drive, Columbus, OH 43219-6009  
13766976 +KIA Motor Finance, PO Box 20815, Fountain Valley, CA 92728-0815  
13772460 +McGrath & Associates, Three Gateway Center, 401 Liberty Avenue, Suite 1375, Pittsburgh, PA 15222-1004  
13772461 +Melissa Pirillo, Esquire, Baker Sanders LLC, 100 Garden City Plaza, Suite 500, Garden City, NY 11530-3207  
13772462 +Michael M. Simon, 4344 Overhill Street, Bethel Park, PA 15102-1922  
13766979 ++PNC BANK, 500 FIRST AVE P7-PFSC-02-F, PITTSBURGH PA 15219-3129  
(address filed with court: PNC Bank, 500 First Avenue, Pittsburgh, PA 15219)  
13778376 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982  
13766978 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
13772463 +Pride Acquisitions, c/o Baker Sanders LLC, 100 Garden City Plaza, Ste. 500, Garden City, NY 11530-3207  
13766981 ++REMIT CORPORATION, P O BOX 7, BLOOMSBURG PA 17815-0007  
(address filed with court: Remit Corporation, 36 West Main Street, P.O. Box 7, Bloomsburg, PA 17815)  
13766980 +Raymond M. Suarez, Esquire, Law Office of Yvonne Brown Wright PA, 11555 Heron Bay Blvd., Ste. 200, Pompano Beach, FL 33076-3362  
13766982 +TCM Financial Services, PO Box 911138, Los Angeles, CA 90091-1138

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 17 2019 03:52:53 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946  
13766963 +EDI: AMEREXPR.COM Sep 17 2019 07:13:00 American Express, PO Box 981537, El Paso, TX 79998-1537  
13844261 EDI: BECKLEE.COM Sep 17 2019 07:13:00 American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
13766965 EDI: BANKAMER.COM Sep 17 2019 07:13:00 Bank of America, PO Box 15019, Wilmington, DE 19886  
13766966 +E-mail/Text: bknotices@bankofthewest.com Sep 17 2019 03:53:23 Bank of the West, 2527 Camino Ramon, San Ramon, CA 94583-4213  
13766968 EDI: CAPITALONE.COM Sep 17 2019 07:13:00 Capital One, PO Box 71083, Charlotte, NC 28272-1083  
13766969 +EDI: CHASE.COM Sep 17 2019 07:13:00 Chase Bank, 800 Brooksedge Blvd., Westerville, OH 43081-2822  
13766971 +EDI: TSYS2.COM Sep 17 2019 07:13:00 DSNB/Macy's, PO Box 8218, Mason, OH 45040-8218  
13766972 +E-mail/Text: Bankruptcynotices2@kasslaw.com Sep 17 2019 03:52:19 Edward B. Pritchard, Esquire, Kass Shuler, P.A., PO Box 800, 1505 N. Florida Avenue, Tampa, FL 33602-2654  
13766974 +EDI: FORD.COM Sep 17 2019 07:13:00 Ford Motor Credit, PO Box 790119, Saint Louis, MO 63179-0119  
13772457 EDI: IRS.COM Sep 17 2019 07:13:00 Department of the Treasury, Financial Management Service, PO Box 1686, Birmingham, AL 35201  
13789304 +EDI: FORD.COM Sep 17 2019 07:13:00 Kia Motors Finance, PO Box 20825, Fountain Valley, CA 92728-0825  
13766977 +EDI: MID8.COM Sep 17 2019 07:13:00 Midland Funding, 8875 Aero Dr. Ste. 200, San Diego, CA 92123-2255  
13772456 +E-mail/Text: bankruptcynotices@sba.gov Sep 17 2019 03:52:18 Small Business Administration, 409 3rd Street SW, Washington, DC 20416-0005  
13806292 +E-mail/Text: carine@tbfgroup.com Sep 17 2019 03:52:28 TBF Financial, LLC, 740 Waukegan Rd., Suite 404, Deerfield, IL 60015-5505

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr BAYVIEW LOAN SERVICING, LLC  
cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
cr PNC Bank, National Association, Successor by Merge

TOTALS: 3, \* 0, ## 0

District/off: 0315-2

User: dkam  
Form ID: 3180W

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Total Noticed: 36

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 18, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 16, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
andygornall@latouflawfirm.com  
Andrew F Gornall on behalf of Creditor BAYVIEW LOAN SERVICING, LLC  
andygornall@latouflawfirm.com  
Brett A. Solomon on behalf of Creditor PNC Bank, National Association, Successor by Merger to National City Bank bsolomon@tuckerlaw.com,  
agilbert@tuckerlaw.com;cabbott@tuckerlaw.com;dparanay@tuckerlaw.com  
Brian C. Thompson on behalf of Plaintiff John J. Skaro bthompson@ThompsonAttorney.com,  
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@thompsonattorney.com;bwamsley@thompsonattorney.com  
Brian C. Thompson on behalf of Debtor John J. Skaro bthompson@ThompsonAttorney.com,  
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@thompsonattorney.com;bwamsley@thompsonattorney.com  
Brian C. Thompson on behalf of Joint Debtor Karen A. Skaro bthompson@ThompsonAttorney.com,  
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@thompsonattorney.com;bwamsley@thompsonattorney.com  
Brian C. Thompson on behalf of Plaintiff Karen A. Skaro bthompson@ThompsonAttorney.com,  
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@thompsonattorney.com;bwamsley@thompsonattorney.com  
Christopher L. Borsani on behalf of Creditor PNC Bank, National Association, Successor by Merger to National City Bank cborsani@tuckerlaw.com, cborsani82@gmail.com  
Donna M. Donaher on behalf of Creditor PNC Bank, National Association, Successor by Merger to National City Bank donaherd@fnb-corp.com  
James Warmbrodt on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteeewdpa.com  
Stanley A. Kirshenbaum on behalf of Defendant Brian W. Jones SAK@SAKLaw.COM

TOTAL: 14